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3624  
Atty. Dkt. No. 037607-0120

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.

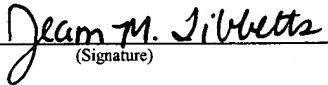
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS

Appl. No.: 09/593,106

Filing Date: 06/13/2000

Examiner: Subramanian, N.

Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 459163194 US (Express Mail Label Number)	3/02/2005 (Date of Deposit)
Jean M. Tibbetts (Printed Name)	
 (Signature)	

AMENDMENT AND REPLY UNDER 37 CFR 1.116

**AFTER FINAL**

**EXPEDITED PROCEDURE**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated December 2, 2004, concerning the above-referenced patent application.

**Remarks/Arguments** begin on page 2 of this document.



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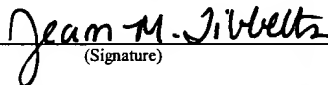
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 (Signature)	

**AMENDMENT TRANSMITTAL**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

[ X ] The fee required for additional claims is calculated below:

	Claims As Amended		Previously Paid For		Extra Claims Present		Rate		Additional Claims Fee
Total Claims:	33	-	52	=	0	x	\$50.00	=	\$0.00
Independent Claims:	6	-	12	=	0	x	\$200.00	=	\$0.00
First presentation of any Multiple Dependent Claims:						+	\$360.00	=	\$0.00
CLAIMS FEE TOTAL								=	\$0.00

[ X ] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 3/2/05

By Jean M. Tibbetts

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Telephone: (414) 297-5531  
Facsimile: (414) 297-4900

Jean M. Tibbetts  
Attorney for Applicant  
Registration No. 43,193